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Date of Deposit:	5/11/2004	Name of Person Making the Deposit:	Rhonda Dunn
		Signature of the Person Making the Deposit:	<i>Rhonda Dunn</i>

In re Application of: Cook, et al.

Docket No.: INTU0015

Serial No: 09/487,233

Art Unit: 3628

Filed: 1/19/2000

Examiner: Dass, Harish T.

Title: : Consumer-Directed Financial Transfers Using Automated Clearinghouse Networks

DATE: MAY 11, 2004

Re: **Response transmittal**

To: United States Patent and Trademark Office  
Fax: (703) 872-9306

Pages (including coversheet): 36

**Attached to this facsimile coversheet please find the following document:**

- Amendment (35 pages)

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*Rhonda Dunn*  
Rhonda Dunn

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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**In re Application of: Cook et al**

**Docket No.: INTU0015**

**Serial No. : 09/487,233**

**Art Unit: 3628**

**Filed: 19 January 2000**

**Examiner: Dass, H.**

**Title: CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED  
CLEARINGHOUSE NETWORKS**

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May 11, 2004

Assistant Commissioner for Patents

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Mail Stop Non Fee Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

**AMENDMENT**

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Sir:

This Amendment is responsive to the Final Office Action, dated 11 March 2004, for the above-identified patent application. Amendment to the Claims is attached hereto.

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